

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT of MISSOURI**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/10/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. ***Creditors—Do not file this notice in connection with any proof of claim you submit to the court.***

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Robert Alfred Slote  
7840 Cedar View Drive  
Fulton, MO 65251

Kimberly Dawn Slote  
7840 Cedar View Drive  
Fulton, MO 65251

Case Number:  
13-20675-drd7

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-1508  
xxx-xx-3455

Attorney for Debtor(s) (name and address):

William P. Nacy  
Hanrahan & Nacy, P.C.  
522 E. Capitol Avenue  
Jefferson City, Mo 65101  
Telephone number: 573-635-0282

Bankruptcy Trustee (name and address):

Jill D. Olsen  
The Olsen Law Firm, LLC  
1044 Main St., Suite 400  
Kansas City, MO 64105  
Telephone number: 816-521-8811

**Meeting of Creditors**

Date: **June 18, 2013**

Time: **10:30 AM**

Location: **80 Lafayette Street, Jefferson City, MO 65101**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/19/13**

**Deadline to Object to Exemptions:**

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Bankruptcy Clerk's Office: [www.mow.uscourts.gov](http://www.mow.uscourts.gov)**

400 E. 9th Street, Room 1510  
Kansas City, MO 64106  
Telephone Number: 816-512-1800  
VCIS Number toll free: 866-222-8029

**For the Court:**

Court Executive:  
Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 5/10/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

**To obtain a claim form go to:** [http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK\\_Forms\\_Current/B\\_010.pdf](http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf)

## EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of MissouriIn re:  
Robert Alfred Slote  
Kimberly Dawn Slote  
DebtorsCase No. 13-20675-drd  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0866-2

User: parlec  
Form ID: b9aPage 1 of 2  
Total Noticed: 18

Date Rcvd: May 11, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2013.

db/jdb +Robert Alfred Slote, Kimberly Dawn Slote, 7840 Cedar View Drive, Fulton, MO 65251-6876  
 14795254 +Bank Of St Elizabeth, 215 Main St, Saint Elizabeth MO 65075-1036  
 14795255 Bass & Associates, 3936 East Fort Lowell Road, Tucson AZ 85712-1083  
 14795256 +Capl/bstby, 26525 N Riverwoods Blvd, Mettawa IL 60045-3438  
 14795259 +Dept Of Ed/sallie Mae, Po Box 9500, Wilkes Barre PA 18773-9500  
 14795262 +Mohela, 633 Spirit Dr, Chesterfield MO 63005-1243  
 14795264 +Show Me Credit Union, PO Box 477, 550 S Muldrow, Mexico MO 65265-2014  
 14795265 +Thd/cbna, Po Box 6497, Sioux Falls SD 57117-6497  
 14795266 +Up/regionsm, Po Box 110, Hattiesburg MS 39403-0110  
 14795267 +Worlds Foremost Bank N, 4800 Nw 1st St Ste 300, Lincoln NE 68521-4463

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: pete@midmolegal.com May 11 2013 12:41:28 William P. Nacy,  
 Hanrahan & Nacy, P.C., 522 E. Capitol Avenue, Jefferson City, Mo 65101

tr +EDI: FJDOLSEN.COM May 11 2013 17:00:00 Jill D. Olsen, The Olsen Law Firm, LLC,  
 1044 Main St., Suite 400, Kansas City, MO 64105-2135

smg E-mail/Text: ecfnofices@dor.mo.gov May 11 2013 13:24:53 Missouri Department of Revenue,  
 General Counsel's Office, P.O. Box 475, Jefferson City, MO 65105-0475

14795257 +EDI: CITICORP.COM May 11 2013 17:00:00 Citi, Po Box 6241, Sioux Falls SD 57117-6241

14795258 +E-mail/Text: bankruptcy@commercebank.com Dec 31 1969 17:00:00 Commerce Bk, Po Box 411036,  
 Kansas City MO 64141-1036

14795260 +EDI: DISCOVER.COM May 11 2013 17:00:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington DE 19850-5316

14795261 +EDI: RMSC.COM May 11 2013 17:00:00 Gecrb/care Credit, C/o Po Box 965036,  
 Orlando FL 32896-0001

14795263 +EDI: AMSOUTH.COM May 11 2013 17:00:00 Regions Bank, 720 North 39th Str,  
 Birmingham AL 35222-1112

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

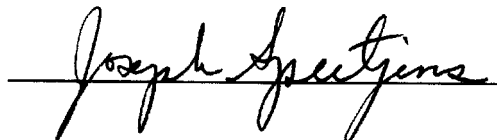
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2013

Signature:



District/off: 0866-2

User: parlec  
Form ID: b9a

Page 2 of 2  
Total Noticed: 18

Date Rcvd: May 11, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2013 at the address(es) listed below:

Jill D. Olsen trustee@olsenlawkc.com, jdo@trustesolutions.net;admin@olsenlawkc.com  
William P. Nancy on behalf of Joint Debtor Kimberly Dawn Slote pete@midmolegal.com,  
stacie@midmolegal.com  
William P. Nancy on behalf of Debtor Robert Alfred Slote pete@midmolegal.com,  
stacie@midmolegal.com

TOTAL: 3